

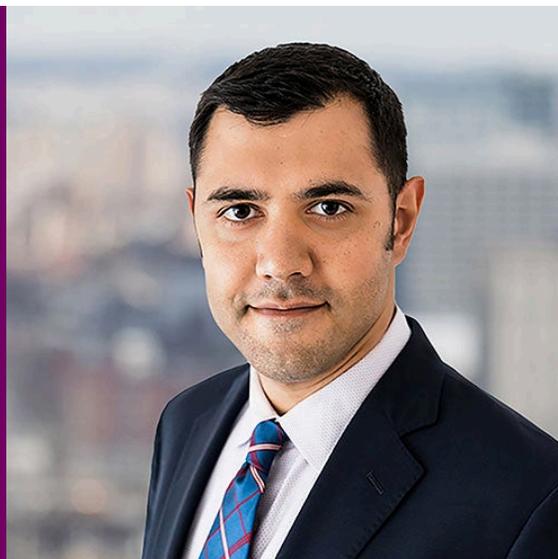
Jeremy Colin Sairsingh

Associate

Philadelphia

jeremy.sairsingh@troutman.com

D 215.981.4678



With a broad base of experience in financial services and consumer protection regulation, both as an outside advisor and as in-house counsel, Jeremy provides practical advice and useable risk assessments to in-house counsel and their business partners.

OVERVIEW

Jeremy is an associate in the firm's Consumer Financial Services practice, focusing his practice primarily on financial technology. He advises U.S.-based as well as non-U.S. clients on navigating federal and state laws targeted at protecting consumers and small businesses.

From brainstorming new product constructs and drafting consumer agreements and UX flows, to reviewing collections and marketing communications and conducting regulatory due diligence on existing portfolios, Jeremy counsels clients at all stages of the product lifecycle and customer relationship. BNPL, credit cards, open-end lines of credit, installment loans, and solar/home improvement financing are among the products on which Jeremy regularly advises.

He has deep experience in point-of-sale financing and grasps the nuances that can arise in the context of a merchant-fintech partnership. Jeremy routinely assists with interest and APR calculation issues, helping clients ensure that legal agreements and accrual systems align with both business objectives and legal requirements.

Jeremy previously served as senior regulatory counsel at a global fintech company, and has worked with senior business leaders, product managers, and engineers to design and innovate market-leading products.

REPRESENTATIVE MATTERS

- Drafted agreements for BNPL products, installment loans, retail installment sales, home improvement financing, credit cards, private student loans, and income share programs.
- Advised on program structure and drafted terms and conditions for customer loyalty and rewards programs.
- Conducted regulatory due diligence on credit card, installment loan, and retail installment contract portfolios.
- Advised banks and other lenders on the Military Lending Act, Servicemembers Civil Relief Act, and issues arising under state military lending laws.
- Advised numerous clients on noncredit consumer protection issues, including automatic renewals, sweepstakes, promotions, and marketing.

- Drafted payment authorizations and counseled clients on Nacha and card network rules.
- Counseled clients on customer communication issues, including those arising under ESIGN, TCPA, CAN-SPAM, and other state and federal laws.

TOP AREAS OF FOCUS

- Banking + Financial Services Regulation
- Consumer Financial Services
- Consumer Law Compliance
- Military Lending
- Payments + Financial Technology

ALL AREAS OF FOCUS

- Banking + Financial Services Regulation
- Consumer Financial Services
- Consumer Law Compliance
- Financial Services
- Military Lending
- Payments + Financial Technology
- Residential Solar Leasing + Finance

EDUCATION AND CERTIFICATIONS

EDUCATION

- University of Pennsylvania Carey Law School, J.D., *cum laude*, 2014
- University of Pennsylvania Perelman School of Medicine, M.B.E., 2014
- Carleton College, B.A., *magna cum laude*, 2008

BAR ADMISSIONS

- Pennsylvania

SPEAKING ENGAGEMENTS

- Speaker, “What Does Prioritizing SCRA and MLA Mean to You?” Compliance Anchor[®], March 24, 2026.

PUBLICATIONS

- Podcast, “Point-of-Sale Finance Series: Federal Shake-Ups and the Rise of Income Share Agreements in Student Loan Financing,” *The Consumer Finance Podcast*, February 5, 2026.
- Podcast, “Point-of-Sale Finance Series: Navigating the Complexities of Credit Card Rewards Programs,” *The Consumer Finance Podcast*, September 25, 2025.
- Podcast, “Point-of-Sale Finance Series: Innovations, Regulations, and Future Trends of Modern Credit Cards,” *The Consumer Finance Podcast*, September 11, 2025.

- Podcast, "Point-of-Sale Finance Series: Understanding the Development and Regulation of Buy Now, Pay Later Products," *The Consumer Finance Podcast*, August 21, 2025.